

Form plncf13 – ntcnfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 25-11600-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joe A. Colon
12 Elmwood Avenue
Belleville, NJ 07109

Social Security No.:
xxx-xx-6395

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on June 17, 2025.

Dated: June 18, 2025
JAN: rah

Jeanne Naughton
Clerk

In re:
Joe A. Colon
Debtor

Case No. 25-11600-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 18, 2025

User: admin
Form ID: plncf13

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2025:

Recip ID	Recipient Name and Address
db	+ Joe A. Colon, 12 Elmwood Avenue, Belleville, NJ 07109-2307
520555252	Thomas M. Murtha, Esq., Port Rec Ass., 140 Corp. Blvd., Norfolk, VA 23502

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 18 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 18 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520555222	+ Email/Text: BankruptcyNotices@aafes.com	Jun 18 2025 20:49:00	AAFES, ATTN: BANKRUPTCY, PO BOX 650060, DALLAS, TX 75265-0060
520555223	+ Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 21:08:18	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
520596551	Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 21:07:33	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520555225	^ MEBN	Jun 18 2025 20:48:30	Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
520555226	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 18 2025 20:48:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
520555228	+ Email/Text: BarclaysBankDelaware@tsico.com	Jun 18 2025 20:49:00	BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, 125 SOUTH WEST ST, WILMINGTON, DE 19801-5014
520555229	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 21:07:32	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520555230	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 20:49:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY, 500 SUMMIT LAKE DRIVE, SUITE 400, VAHALLA, NY 10595-2321
520555231	+ Email/PDF: ais.chase.ebn@aisinfo.com	Jun 18 2025 21:07:42	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298
520555233	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2025 21:08:22	CITIBANK, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
520555234	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2025 21:07:47	CITIBANK/SEARS, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040

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520555235	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2025 21:07:08	CITIBANK/THE HOME DEPOT, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
520555236	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2025 20:49:00	COMENITY BANK/VICTORIA SECRET, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520555237	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 18 2025 20:49:00	COMENITY BANK/WAYFAIR, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
520563058	+ Email/Text: bankruptcy@cavps.com	Jun 18 2025 20:49:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
520555238	+ Email/Text: mrdiscen@discover.com	Jun 18 2025 20:48:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
520555242	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 18 2025 21:21:20	MACYS/FDSB, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
520555239	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 18 2025 20:48:00	FLAGSTAR BANK, ATTN: BANKRUPTCY, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
520660929	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 18 2025 20:48:00	Flagstar Bank, N.A., c/o Nationstar Mortgage LLC, Mr. Cooper, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
520607624	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 18 2025 20:48:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520555240	^ MEBN	Jun 18 2025 20:49:09	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520555241	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 21:08:08	KOHL'S/CAPITAL ONE, ATTN: CREDIT ADMINISTRATOR, PO BOX 3043, MILWAUKEE, WI 53201-3043
520555243	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2025 20:49:00	MIDLAND FUNDING/MIDLAND CREDIT MGMT, ATTN: BANKRUPTCY, PO BOX 939069, SAN DIEGO, CA 92193-9069
520627720	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 18 2025 20:49:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520555244	+ Email/Text: Bankruptcy@mjrf.com	Jun 18 2025 20:48:00	Mullolly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
520674493	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jun 18 2025 20:48:00	New Jersey Turnpike Authority, Ramon de la Cruz, NJ Turnpike Authority, 1 Turnpike Plaza, P.O Box 5042, Woodbridge, NJ 07095
520555246	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 21:07:10	PORTFOLIO RECOVERY ASSOCIATES, LLC, ATTN: BANKRUPTCY, 120 CORPORATE BOULEVARD, NORFOLK, VA 23502
520612018	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 18 2025 21:07:42	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520555247	Email/Text: signed.order@pfwattorneys.com	Jun 18 2025 20:48:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
520555248	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 21:07:19	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520555249	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 21:08:44	SYNCHRONY BANK/JEWELRY EXPRESS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
520555250	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 18 2025 21:07:17	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

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520555251	+ Email/Text: bncmail@w-legal.com	Jun 18 2025 20:49:00	TARGET NB, C/O FINANCIAL & RETAIL SERVICES, MAILSTOP BT PO BOX 9475, MINNEAPOLIS, MN 55440-9475
520555253	+ Email/Text: bkelectronicnotices@usaa.com	Jun 18 2025 20:48:00	USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 9800 FREDERICKSBURG ROAD, SAN ANTONIO, TX 78288-0002
520555255	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 18 2025 21:07:01	WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520555224	*+	AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540
520555227	*+	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
520555232	*+	CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298
520660930	*+	Flagstar Bank, N.A., c/o Nationstar Mortgage LLC, Mr. Cooper, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
520555245	*+	Mullolly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Tpke, Suite 220, Syosset, NY 11791-4449
520555254	*+	USAA FEDERAL SAVINGS BANK, ATTN: BANKRUPTCY, 9800 FREDERICKSBURG ROAD, SAN ANTONIO, TX 78288-0002

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Flagstar Bank NA dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Joe A. Colon ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4